



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [SMBC AMERICAS HOLDINGS, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [28,912,158](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[NEW YORK, NY 10172](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	28,607,347	23,590,912	24,474,356	24,368,655	22,377,561
Net income (\$000)	260,657	95,067	-40,704	-93,717	33,328
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.34			0.37			0.39			0.32			0.08	3.01	1
+ Non-interest income	4.84			4.51			4.19			3.60			3.75	1.32	92
– Overhead expense	3.19			3.79			4.84			3.94			3.69	2.69	86
– Provision for credit losses	-0.02			-0.01			0.18			0.03			0	0.15	5
+ Securities gains (losses)	0			0			0			0			0	0.01	35
+ Other tax equivalent adjustments	0			0.40			0			0.17			0.55	0	98
= Pretax net operating income (tax equivalent)	2.26			1.51			-0.09			0.12			0.69	1.56	5
Net operating income	1.82			0.81			-0.17			-0.38			0.15	1.19	4
Net income	1.82			0.81			-0.17			-0.38			0.15	1.19	4
Net income (Subchapter S adjusted)														1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.19			1.12			1.10			1.80			4.30	4.41	40
Interest expense	0.82			0.69			0.67			1.42			4.19	1.08	99
Net interest income (tax equivalent)	0.36			0.42			0.44			0.38			0.11	3.33	1
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.70			-0.02			-0.01			0			0.01	0.21	11
Earnings coverage of net loan and lease losses (X)	6.49			-266.35			-33.41			-94.43			38.25	24.40	77
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01			0.72			1.54			0.73			0.66	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.01			0.72			1.54			0.73			0.66	0.81	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.03			0.03			1.69			0.04			0.02	0.57	2
30–89 days past due loans and leases / Total loans and leases	0.02			0.01			0.01			0.04			0.03	0.43	3
Liquidity and Funding															
Net noncore funding dependence	-28.59			77.98			65.41			94.60			95.09	14.45	97
Net short-term noncore funding dependence	-101.14			11.04			-0.86			12.85			-15.84	3.38	9
Net loans and leases / Total assets	12.48			26.71			22.01			28.55			25.52	63.77	7
Capitalization															
Tier 1 leverage ratio	19.55			23.83			21.30			20.51			20.37	9.76	99
Holding company equity capital / Total assets	19.46			22.76			20.17			19.85			19.79	12.43	97
Total equity capital (including minority interest) / Total assets	20.56			24.10			21.38			20.68			20.47	12.57	99
Common equity tier 1 capital / Total risk-weighted assets	23.03			21.72			19.78			15.56			16.43	12.17	88
Net loans and leases / Equity capital (X)	0.64			1.17			1.09			1.44			1.29	5.21	3
Cash dividends / Net income	0.23			1.10									6.40	33.12	12
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
Growth Rates															
Assets	22.50			-4.66			21.23			-2.89				9.26	
Equity capital	4.70			25.71			23.22			-2.63				10.49	
Net loans and leases	-42.76			7.99			-6.52			8.64				9.10	
Noncore funding	-21.05			-18.44			16.46			-11.77				6.59	
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0	1.02	36
Long-term debt / Equity capital	18.93			5.79			5.73			10.01			37.82	13.04	83
Equity investment in subsidiaries / Equity capital	92.31			91.11			91.18			98.69			99.05	103.22	21
Cash from ops + noncash items + op expense / Op expense + dividends	71.77			176.83			109.08			191.15			155.81	190.27	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	63,507	67,079	131,351	136,470	157,621	-5.33	
Income from lease financing receivables.....	27,352	27,888	55,311	53,996	56,842	-1.92	
Fully taxable income on loans and leases.....	90,859	94,967	186,662	190,466	214,463	-4.33	
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	90,859	94,967	186,662	190,466	214,463	-4.33	
Investment interest income (tax equivalent).....	3,394	-1,528	2,139	24,085	15,899		
Interest on balances due from depository institutions.....	6,040	775	2,070	9,372	52,914	679.35	
Interest income on other earning assets.....	58,334	21,889	47,097	145,206	388,336	166.50	
Total interest income (tax equivalent).....	158,627	116,103	237,968	369,129	671,612	36.63	
Interest on time deposits of \$250K or more.....	90	141	205	2,209	6,109	-36.17	
Interest on time deposits < \$250K.....	106	253	396	1,452	3,482	-58.10	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,908	1,378	2,624	6,354	21,914	38.46	
Interest on other borrowings and trading liabilities.....	104,379	63,824	129,704	267,491	605,121	63.54	
Interest on subordinated debt and mandatory convertible securities.....	3,517	6,276	10,508	13,315	17,395	-43.96	
Total interest expense.....	110,000	71,872	143,437	290,821	654,021	53.05	
Net interest income (tax equivalent).....	48,627	44,231	94,531	78,308	17,591	9.94	
Non-interest income.....	691,611	532,504	1,025,375	877,207	839,568	29.88	
Adjusted operating income (tax equivalent).....	740,238	576,735	1,119,906	955,515	857,159	28.35	
Overhead expense.....	456,363	446,684	1,185,118	959,962	826,505	2.17	
Provision for credit losses.....	-2,273	-866	45,004	8,501	-856		
Securities gains (losses).....	0	0	0	0	0		
Other tax equivalent adjustments.....	0	46,883	4	41,286	122,591	-100.00	
Pretax net operating income (tax equivalent).....	323,242	177,656	-21,017	28,604	154,427	81.95	
Applicable income taxes.....	66,767	22,170	-4,965	27,913	-19,713	201.16	
Tax equivalent adjustments.....	0	44,150	1	58,163	122,591	-100.00	
Applicable income taxes (tax equivalent).....	66,767	66,320	-4,964	86,076	102,878	0.67	
Minority interest.....	-4,182	16,269	24,651	36,245	18,221		
Net income before discontinued operations, net of minority interest.....	260,657	95,067	-40,704	-93,717	33,328	174.18	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	260,657	95,067	-40,704	-93,717	33,328	174.18	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	256,475	111,336	-16,053	-57,472	51,549	130.36	
Investment securities income (tax equivalent).....	3,394	-1,528	2,139	24,085	15,899		
US Treasury and agency securities (excluding mortgage-backed securities) ..	364	5	5	346	1,490	7180.00	
Mortgage-backed securities.....	279	373	659	1,347	2,729	-25.20	
All other securities.....	2,751	-1,906	1,475	22,392	11,680		
Cash dividends declared.....	605	1,046	1,952	2,443	2,133	-42.16	
Common.....	605	1,046	1,952	2,443	2,133	-42.16	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.11			0.98			0.97			1.51			3	4	7
Less: Interest expense	0.77			0.61			0.59			1.19			2.92	0.98	97
Equals: Net interest income (tax equivalent)	0.34			0.37			0.39			0.32			0.08	3.01	1
Plus: Non-interest income	4.84			4.51			4.19			3.60			3.75	1.32	92
Equals: adjusted operating income (tax equivalent)	5.18			4.89			4.58			3.92			3.83	4.41	24
Less: Overhead expense	3.19			3.79			4.84			3.94			3.69	2.69	86
Less: Provision for credit losses	-0.02			-0.01			0.18			0.03			0	0.15	5
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0	0.01	35
Plus: other tax equivalent adjustments	0			0.40			0			0.17			0.55	0	98
Equals: Pretax net operating income (tax equivalent)	2.26			1.51			-0.09			0.12			0.69	1.56	5
Less: Applicable income taxes (tax equivalent)	0.47			0.56			-0.02			0.35			0.46	0.36	80
Less: Minority interest	-0.03			0.14			0.10			0.15			0.08	0	96
Equals: Net operating income	1.82			0.81			-0.17			-0.38			0.15	1.19	4
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	1.82			0.81			-0.17			-0.38			0.15	1.19	4
Memo: Net income (last four quarters)	0.46			0.90			-0.17			-0.38			0.15	1.19	4
Net income—BHC and noncontrolling (minority) interest	1.79			0.94			-0.07			-0.24			0.23	1.20	5
Margin Analysis															
Average earning assets / Average assets	93.53			88.25			88.04			84.25			69.77	91.05	1
Average interest-bearing funds / Average assets	52.70			61.71			61.46			67.41			66.37	65.57	52
Interest income (tax equivalent) / Average earning assets	1.19			1.12			1.10			1.80			4.30	4.41	40
Interest expense / Average earning assets	0.82			0.69			0.67			1.42			4.19	1.08	99
Net interest income (tax equivalent) / Average earning assets	0.36			0.42			0.44			0.38			0.11	3.33	1
Yield or Cost															
Total loans and leases (tax equivalent)	3.12			3			2.99			3.24			3.88	5.09	5
Interest-bearing bank balances	0.42			0.12			0.13			0.52			2.20	2.04	57
Federal funds sold and reverse repos	0.52			0.31			0.21			1.89			6.20	2.44	96
Trading assets	0.99			0.89			1.05			0.61			1.29	0.99	63
Total earning assets	1.19			1.14			1.10			1.72			4.30	4.36	46
Investment securities (tax equivalent)	0.70			-0.33			0.26			2.61			2.37	2.76	16
US Treasury and agency securities (excluding mortgage-backed securities)	0.66									0.59			2.26	2.32	53
Mortgage-backed securities	1.22			1.12			1.08			1.47			2.26	2.61	12
All other securities	0.79			-0.59			0.23			3.01			2.65	4.06	10
Interest-bearing deposits	0.22			0.18			0.17			0.49			1.75	1.10	88
Time deposits of \$250K or more	0.29			0.24			0.22			0.90			2.20	1.96	66
Time deposits < \$250K	0.38			0.45			0.42			1.14			1.98	1.82	57
Other domestic deposits	0.20			0.16			0.15			0.37			1.57	0.93	88
Foreign deposits														1.19	
Federal funds purchased and repos	0.56			0.16			0.10			1.61			6.32	1.86	94
Other borrowed funds and trading liabilities	0.96			1.29			1.20			1.64			2.69	2.38	66
All interest-bearing funds	1.46			0.99			0.95			1.77			4.40	1.49	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	691,611	532,504	1,025,375	877,207	839,568
Fiduciary activities income	133	91	186	319	367
Service charges on deposit accounts - domestic	999	1,157	2,286	2,111	1,840
Trading revenue	362,813	145,301	278,810	107,628	131,087
Investment banking fees and commissions	117,057	197,670	371,368	393,994	242,980
Insurance activities revenue	32	28	58	115	140
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	1	3
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	10,058	5,679	-1,574	-3,502	26,091
Other non-interest income	200,519	182,578	374,241	376,541	437,060
Total overhead expenses	456,363	446,684	1,185,118	959,962	826,505
Personnel expense	190,947	136,403	313,679	276,616	242,800
Net occupancy expense	51,038	40,344	73,906	88,753	87,149
Goodwill impairment losses	0	0	0	0	15,194
Amortization expenses and impairment loss (other intangible assets)	1,699	2,189	4,253	4,353	12,009
Other operating expenses	212,679	267,748	793,280	590,240	469,353
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,447	1,447	1,447	948	908
Average personnel expense per employee	131.96	94.27	216.78	291.79	267.40
Average assets per employee	19,770.11	16,303.33	16,913.86	25,705.33	24,644.89

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Mutual fund fee income / Non-interest income	0			0			0			0			0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	61.65			77.09			105.82			102.27			96.42	61.29	97

Percent of Average Assets

Total overhead expense	3.19			3.79			4.84			3.94			3.69	2.69	86
Personnel expense	1.33			1.16			1.28			1.14			1.09	1.41	23
Net occupancy expense	0.36			0.34			0.30			0.36			0.39	0.28	87
Other operating expenses	1.50			2.29			3.26			2.44			2.22	0.97	94
Overhead less non-interest income	-1.64			-0.73			0.65			0.34			-0.06	1.32	5

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	61.65			77.45			105.82			100.47			96.42	60.64	97
Personnel expense	25.80			23.65			28.01			28.95			28.33	32.39	23
Net occupancy expense	6.89			7			6.60			9.29			10.17	6.52	94
Other operating expenses	28.96			46.80			71.21			62.23			57.93	21.20	98
Total non-interest income	93.43			92.33			91.56			91.80			97.95	29.23	98
Fiduciary activities income	0.02			0.02			0.02			0.03			0.04	1.97	29
Service charges on domestic deposit accounts	0.13			0.20			0.20			0.22			0.21	3.88	10
Trading revenue	49.01			25.19			24.90			11.26			15.29	1.18	96
Investment banking fees and commissions	15.81			34.27			33.16			41.23			28.35	3.54	93
Insurance activities revenue	0			0			0.01			0.01			0.02	0.47	33
Venture capital revenue	0			0			0			0			0	0.02	42
Net servicing fees	0			0			0			0			0	0.28	29
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.36			0.98			-0.14			-0.37			3.04	1.86	74
Other non-interest income	27.09			31.66			33.42			39.41			50.99	10.04	96
Overhead less non-interest income	-31.78			-14.88			14.26			8.66			-1.52	31.06	5
Applicable income taxes / Pretax net operating income (tax equivalent)	20.66			12.48						97.58			-12.77	20.56	0
Applicable income tax + TE / Pretax net operating income + TE	20.66			37.33						300.92			66.62	23.23	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	1,234,461	1,162,043	1,200,697	1,206,448	1,215,241	6.23	
Commercial and industrial loans	1,595,672	3,124,429	2,698,325	3,006,440	2,653,607	-48.93	
Loans to individuals	453	561	479	501	667	-19.25	
Loans to depository institutions and acceptances of other banks	0	115,004	172,896	201,935	98,268	-100.00	
Agricultural loans	260	215	242	0	0	20.93	
Other loans and leases	815,032	1,948,385	1,904,604	1,926,553	1,865,630	-58.17	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	3,645,878	6,350,637	5,977,243	6,341,877	5,833,413	-42.59	
Less: Allowance for loan and lease losses	36,976	45,746	92,041	46,107	38,234	-19.17	
Net loans and leases	3,608,902	6,304,891	5,885,202	6,295,770	5,795,179	-42.76	
Debt securities that reprice or mature in over 1 year	68,010	27,493	21,047	36,606	54,689	147.37	
Mutual funds and equity securities	10,203	11,232	11,075	11,400	11,159	-9.16	
Subtotal	3,687,115	6,343,616	5,917,324	6,343,776	5,861,027	-41.88	
Interest-bearing bank balances	4,033,833	1,567,444	2,175,213	1,272,083	2,445,328	157.35	
Federal funds sold and reverse repos	5,712,264	4,784,943	7,404,195	4,036,120	5,381,037	19.38	
Debt securities that reprice or mature within 1 year	699,505	596,108	903,940	1,015,853	570,363	17.35	
Trading assets	7,824,464	2,940,999	4,275,734	2,944,567	2,175,133	166.05	
Total earning assets	21,957,181	16,233,111	20,676,406	15,612,399	16,432,888	35.26	
Non-interest-bearing cash and due from depository institutions	258,709	730,256	306,803	682,969	340,192	-64.57	
Premises, fixed assets, and leases	383,145	681,498	610,543	600,622	22,860	-43.78	
Other real estate owned	0	0	0	550	0		
Investment in unconsolidated subsidiaries	0	14,107	8,463	14,560	21,679	-100.00	
Intangible and other assets	6,313,123	5,943,696	5,133,600	5,142,132	5,891,495	6.22	
Total assets	28,912,158	23,602,668	26,735,815	22,053,232	22,709,114	22.50	
Quarterly average assets	30,072,568	24,091,391	26,320,225	22,567,598	22,490,365	24.83	
Average loans and leases (YTD)	5,816,082	6,334,946	6,244,453	5,879,937	5,524,697	-8.19	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	3,645,878	6,350,637	5,977,243	6,341,877	5,833,413	-42.59	
Real estate loans secured by 1-4 family	20,931	26,465	24,867	27,513	25,364	-20.91	
Commercial real estate loans	1,213,530	1,135,577	1,175,828	1,178,935	1,189,877	6.86	
Construction and land development	185,685	245,529	211,923	261,464	232,834	-24.37	
Multifamily	194,721	161,109	190,468	191,413	232,030	20.86	
Nonfarm nonresidential	833,124	728,939	773,437	726,058	725,013	14.29	
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	777,718	634,834	936,062	1,063,859	636,211	22.51	
U.S. Treasury securities	94,721	0	0	39,997	44,751		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	43,121	63,896	52,272	78,539	109,524	-32.51	
Asset-backed securities	0	0	0	0	0		
Other debt securities	629,673	559,706	872,715	933,923	470,777	12.50	
Mutual funds and equity securities	10,203	11,232	11,075	11,400	11,159	-9.16	
Available-for-sale securities	767,515	623,602	924,987	1,052,459	625,052	23.08	
U.S. Treasury securities	94,721	0	0	39,997	44,751		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	43,121	63,896	52,272	78,539	109,524	-32.51	
Asset-backed securities	0	0	0	0	0		
Other debt securities	629,673	559,706	872,715	933,923	470,777	12.50	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-1,139	640	266	765	-756		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	77,960	63,744	52,135	118,368	154,075	22.30	

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Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	672,829	195,274	254,289	654,339	467,042	244.56	
NOW, ATS and transaction accounts	427,044	359,791	385,126	443,723	294,884	18.69	
Time deposits less brokered deposits < \$250K	-216,931	23,460	-132,311	-237,081	-161,319		
MMDA and other savings accounts	1,461,804	1,693,166	1,850,331	1,300,277	1,173,026	-13.66	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	2,344,746	2,271,691	2,357,435	2,161,258	1,773,633	3.22	
Time deposits of \$250K or more	62,640	64,992	63,581	184,432	259,062	-3.62	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	4,217,517	3,941,460	6,202,682	3,519,730	4,740,050	7.00	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,175,983	3,560,270	3,973,479	3,096,384	2,102,473	-38.88	
Other borrowings w/remaining maturity over 1 year	2,673,039	4,243,160	3,917,505	5,185,175	6,497,654	-37.00	
Brokered deposits < \$250K	262,261	85,628	196,805	340,050	370,825	206.28	
Noncore funding	9,391,440	11,895,510	14,354,052	12,325,771	13,970,064	-21.05	
Trading liabilities	9,658,695	1,553,903	2,787,673	1,474,381	979,869	521.58	
Subordinated notes and debentures + trust preferred securities	330,755	479,885	330,677	479,633	479,129	-31.08	
Other liabilities	1,242,252	1,714,113	1,190,253	1,051,867	858,871	-27.53	
Total liabilities	22,967,888	17,915,102	21,020,090	17,492,910	18,061,566	28.20	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	3	3	3	2	2	0.00	
Common surplus	5,152,885	5,062,568	5,212,528	4,182,672	4,182,672	1.78	
Retained earnings	472,980	348,792	212,328	252,334	350,141	35.61	
Accumulated other comprehensive income	-182	-38,383	-31,964	-58,447	-38,132		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,625,686	5,372,980	5,392,895	4,376,561	4,494,683	4.70	
Noncontrolling (minority) interest in subsidiaries	318,584	314,586	322,830	183,761	152,865	1.27	
Total equity capital, including minority interest	5,944,270	5,687,566	5,715,725	4,560,322	4,647,548	4.51	
Total liabilities and capital	28,912,158	23,602,668	26,735,815	22,053,232	22,709,114	22.50	
Memoranda							
Non-interest-bearing deposits	672,829	632,484	692,938	654,339	467,042	6.38	
Interest-bearing deposits	1,996,818	1,789,827	1,924,883	2,031,401	1,936,478	11.56	
Total deposits	2,669,647	2,422,311	2,617,821	2,685,740	2,403,520	10.21	
Long-term debt that reprices within 1 year	82,141	2,016,436	1,849,655	3,204,408	2,700,933	-95.93	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,392,895	4,376,562	4,376,562	4,494,683	4,115,350		
Accounting restatements	0	1,342	1,342	0	0		
Net income	260,657	95,067	-40,704	-93,717	33,328		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	359,346		
Less: Dividends declared	605	1,046	1,952	2,443	2,133		
Change in other comprehensive income	31,783	20,064	26,483	-20,315	-9,319		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-59,044	880,991	1,031,164	-1,647	-1,889		
Holding company equity capital, ending balance	5,625,686	5,372,980	5,392,895	4,376,561	4,494,683		

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Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	4.27			4.92			4.49			5.47			5.35	37.78	9
Commercial and industrial loans	5.52			13.24			10.09			13.63			11.69	12.02	53
Loans to individuals	0			0			0			0			0	4.20	1
Loans to depository institutions and acceptances of other banks	0			0.49			0.65			0.92			0.43	0.04	91
Agricultural loans	0			0			0			0			0	0.24	11
Other loans and leases	2.82			8.25			7.12			8.74			8.22	5.01	77
Net loans and leases	12.48			26.71			22.01			28.55			25.52	63.77	7
Debt securities over 1 year	0.24			0.12			0.08			0.17			0.24	14.60	4
Mutual funds and equity securities	0.04			0.05			0.04			0.05			0.05	0.06	60
Subtotal	12.75			26.88			22.13			28.77			25.81	79.65	3
Interest-bearing bank balances	13.95			6.64			8.14			5.77			10.77	3.06	94
Federal funds sold and reverse repos	19.76			20.27			27.69			18.30			23.70	1.57	96
Debt securities 1 year or less	2.42			2.53			3.38			4.61			2.51	1.91	69
Trading assets	27.06			12.46			15.99			13.35			9.58	1.19	91
Total earning assets	75.94			68.78			77.34			70.79			72.36	89.53	1
Non-interest cash and due from depository institutions	0.89			3.09			1.15			3.10			1.50	1.14	78
Other real estate owned	0			0			0			0			0	0.03	4
All other assets	23.16			28.13			21.52			26.11			26.14	9.27	98
Memoranda															
Short-term investments	36.13			29.44			39.21			28.68			36.98	7.63	95
U.S. Treasury securities	0.33			0			0			0.18			0.20	1.03	50
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	0.54	13
Municipal securities	0			0			0			0			0	1.34	7
Mortgage-backed securities	0.15			0.27			0.20			0.36			0.48	11.44	6
Asset-backed securities	0			0			0			0			0	0.28	25
Other debt securities	2.18			2.37			3.26			4.23			2.07	0.39	92
Loans held-for-sale	0			0			0			0			0	0.39	7
Loans held for investment	12.61			26.91			22.36			28.76			25.69	63.50	7
Real estate loans secured by 1-4 family	0.07			0.11			0.09			0.12			0.11	13.29	5
Revolving	0.03			0.05			0.04			0.09			0.05	2.07	15
Closed-end, secured by first liens	0.02			0.02			0.02			0.01			0.02	10.69	4
Closed-end, secured by junior liens	0.02			0.04			0.03			0.02			0.04	0.28	25
Commercial real estate loans	4.20			4.81			4.40			5.35			5.24	22.23	17
Construction and land development	0.64			1.04			0.79			1.19			1.03	3.44	25
Multifamily	0.67			0.68			0.71			0.87			1.02	3.01	26
Nonfarm nonresidential	2.88			3.09			2.89			3.29			3.19	14.69	17
Real estate loans secured by farmland	0			0			0			0			0	0.36	9

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Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.86			18.30			20.09			19.02			20.83	57.46	9
Real estate loans secured by 1-4 family	0.57			0.42			0.42			0.43			0.43	20.75	5
Revolving	0.24			0.18			0.18			0.31			0.18	3.15	18
Closed-end	0.34			0.23			0.23			0.13			0.25	17.39	5
Commercial real estate loans	33.28			17.88			19.67			18.59			20.40	33.52	26
Construction and land development	5.09			3.87			3.55			4.12			3.99	5.09	47
1-4 family	0.08			0.32			0.15			0			0	0.94	7
Other	5.02			3.54			3.40			4.12			3.99	4.02	56
Multifamily	5.34			2.54			3.19			3.02			3.98	4.69	50
Nonfarm nonresidential	22.85			11.48			12.94			11.45			12.43	22.15	27
Owner-occupied	7.54			4.02			4.53			3.85			4.76	7.72	34
Other	15.31			7.45			8.41			7.60			7.67	14.34	26
Real estate loans secured by farmland	0			0			0			0			0	0.55	9
Loans to depository institutions and acceptances of other banks	0			1.81			2.89			3.18			1.68	0.11	92
Commercial and industrial loans	43.77			49.20			45.14			47.41			45.49	19.53	97
Loans to individuals	0.01			0.01			0.01			0.01			0.01	7.13	2
Credit card loans	0			0			0			0			0	0.81	21
Agricultural loans	0.01			0			0			0			0	0.37	11
Other loans and leases	22.35			30.68			31.86			30.38			31.98	9.85	91
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	20.88			20.23			20.65			26.03			26.31	391.26	4
Real estate loans secured by 1-4 family	0.35			0.46			0.43			0.59			0.55	138.18	4
Revolving	0.15			0.20			0.19			0.42			0.23	21.26	10
Closed-end	0.21			0.26			0.24			0.18			0.32	115.20	3
Commercial real estate loans	20.53			19.77			20.22			25.43			25.76	229.44	12
Construction and land development	3.14			4.27			3.65			5.64			5.04	34.95	17
1-4 family	0.05			0.36			0.15			0			0	6.61	6
Other	3.09			3.92			3.49			5.64			5.04	27.32	19
Multifamily	3.29			2.80			3.28			4.13			5.02	31.04	13
Nonfarm nonresidential	14.09			12.69			13.30			15.66			15.70	152.10	11
Owner-occupied	4.65			4.45			4.66			5.27			6.01	53.07	15
Other	9.44			8.24			8.64			10.40			9.69	97.41	10
Real estate loans secured by farmland	0			0			0			0			0	3.60	8
Loans to depository institutions and acceptances of other banks	0			2			2.97			4.36			2.13	0.44	86
Commercial and industrial loans	26.99			54.40			46.41			64.86			57.46	122.02	19
Loans to individuals	0.01			0.01			0.01			0.01			0.01	43.51	0
Credit card loans	0			0			0			0			0	4.34	21
Agricultural loans	0			0			0			0			0	2.18	11
Other loans and leases	13.79			33.92			32.76			41.56			40.40	52.44	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	35			25.60			24.43			22.35			16.33	26.45	27
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	21.59			28.30			25.12			30.58			20.63	178.57	9
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	26.24			32.75			29.78			35.84			26.63	236.10	12

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Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	36.13			29.44			39.21			28.68			36.98	7.63	95
Liquid assets	62.14			42.74			53.17			41.06			46.22	22.44	88
Investment securities	2.69			2.69			3.50			4.82			2.80	16.99	6
Net loans and leases	12.48			26.71			22.01			28.55			25.52	63.77	7
Net loans, leases and standby letters of credit	12.53			27.61			22.79			29.51			26.43	64.84	7
Core deposits	8.11			9.62			8.82			9.80			7.81	63.09	3
Noncore funding	32.48			50.40			53.69			55.89			61.52	19.36	97
Time deposits of \$250K or more	0.22			0.28			0.24			0.84			1.14	2.94	20
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	14.59			16.70			23.20			15.96			20.87	1.94	96
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	-5.17			-3.57			-4.49			-2.34			-2.82	0.48	10
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	7.53			15.08			14.86			14.04			9.26	3.01	93
Earning assets that reprice within 1 year	49.20			46.28			42.92			45.50			46.91	39.29	76
Interest-bearing liabilities that reprice within 1 year	0.31			7.49			0.38			9.14			7.28	10.19	32
Long-term debt that reprices within 1 year	0.28			8.54			6.92			14.53			11.89	0.96	96
Net assets that reprice within 1 year	48.61			30.24			35.62			21.83			27.74	26.63	52
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-28.59			77.98			65.41			94.60			95.09	14.45	97
Net short-term noncore funding dependence	-101.14			11.04			-0.86			12.85			-15.84	3.38	9
Short-term investment / Short-term noncore funding	155.52			90.84			100.49			88.58			112.43	77.77	73
Liquid assets - short-term noncore funding / Nonliquid assets	102.79			18.04			30.20			14.73			24.79	16.97	74
Net loans and leases / Total deposits	135.18			260.28			224.81			234.41			241.11	90.31	98
Net loans and leases / Core deposits	153.91			277.54			249.64			291.30			326.74	103.93	98
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital														0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.02			0.01			0			0.02			-0.02	1.36	9
Structured notes appreciation (depreciation) / Tier 1 capital														0	
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0	12.67	14
Available-for-sale securities	98.69			98.23			98.82			98.93			98.25	85.40	67
U.S. Treasury securities	12.18			0			0			3.76			7.03	6.15	70
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	3.49	13
Municipal securities	0			0			0			0			0	7.75	7
Mortgage-backed securities	5.54			10.06			5.58			7.38			17.21	67.43	7
Asset-backed securities	0			0			0			0			0	1.66	24
Other debt securities	80.96			88.17			93.23			87.79			74	2.94	98
Mutual funds and equity securities	1.31			1.77			1.18			1.07			1.75	0.40	91
Debt securities 1 year or less	89.94			93.90			96.57			95.49			89.65	11.86	97
Debt securities 1 to 5 years	3.28			0			0			0			0	17.94	1
Debt securities over 5 years	5.46			4.33			2.25			3.44			8.60	66.02	4
Pledged securities	10.02			10.04			5.57			11.13			24.22	30.57	45
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	50.33			-18.35			65.77			-24.68				26.69	
Investment securities	22.51			-24.74			-12.01			67.22				11.75	
Core deposits	3.22			-0.73			9.08			21.85				11.23	
Noncore funding	-21.05			-18.44			16.46			-11.77				6.59	

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	2,647,536	2,602,010	1,766,742	2,840,956	5,160,299
Commit: Secured commercial real estate loans	258,513	168,267	184,046	136,144	230,694
Commit: Unsecured real estate loans	406,959	243,514	133,702	287,317	32,082
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	14,084	211,340	208,121	211,141	206,438
Commercial and similar letters of credit	6,130	929	1,371	1,153	55
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	110,000	0	0	0	309,237
Credit derivatives - notional amount (holding company as beneficiary)	1,510,484	1,180,019	1,368,333	751,289	1,000,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,520,484	1,180,019	1,368,333	751,289	1,309,237
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,101,549,838	820,235,155	201,767,401	1,169,721,528	994,386,030
Written options contracts (interest rate)	926,564,210	694,281,922	804,093,093	596,194,620	579,355,885
Purchased options contracts (interest rate)	3,190,549,035	1,779,175,232	2,298,887,534	1,630,740,998	1,589,501,909
Interest rate swaps	4,049,512,323	1,651,236,829	2,054,734,457	1,316,065,468	1,388,648,551
Futures and forward foreign exchange	34,266,741	23,318,460	24,815,051	37,954,874	36,392,073
Written options contracts (foreign exchange)	4,069,211	2,465,118	2,360,170	4,179,545	388,682
Purchased options contracts (foreign exchange)	4,079,410	2,498,713	2,148,168	4,097,048	761,908
Foreign exchange rate swaps	226,906,559	201,288,351	204,445,643	175,948,089	137,142,954
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	423,111	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)	9.16			11.02			6.61			12.88			22.72	23.52	56
Standby letters of credit	0.05			0.90			0.78			0.96			0.91	0.84	65
Commercial and similar letters of credit	0.02			0			0.01			0.01			0	0.02	38
Securities lent	0			0			0			0			0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.38			0			0			0			1.36	0.42	89
Credit derivatives - notional amount (holding company as beneficiary)	5.22			5			5.12			3.41			4.40	0.52	92
Credit derivative contracts w/ purchased credit protection-investment grade	5.26			5			5.12			3.41			5.77	0.30	93
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0	0.45	34
Derivative contracts	32,989.31			21,923.37			20,920.45			22,377.23			20,813.57	68.47	99
Interest rate contracts	32,056.33			20,950.72			20,046.08			21,369.76			20,044.34	47.31	99
Interest rate futures and forward contracts	3,809.99			3,475.18			754.67			5,304.08			4,378.80	10.67	99
Written options contracts (interest rate)	3,204.76			2,941.54			3,007.55			2,703.43			2,551.20	2.47	99
Purchased options contracts (interest rate)	11,035.32			7,538.03			8,598.53			7,394.57			6,999.40	2.65	99
Interest rate swaps	14,006.26			6,995.98			7,685.33			5,967.68			6,114.94	28.86	99
Foreign exchange contracts	931.52			972.65			874.37			1,007.47			769.23	10.12	98
Futures and forward foreign exchange contracts	118.52			98.80			92.82			172.11			160.25	5.23	94
Written options contracts (foreign exchange)	14.07			10.44			8.83			18.95			1.71	0.05	94
Purchased options contracts (foreign exchange)	14.11			10.59			8.03			18.58			3.36	0.08	94
Foreign exchange rate swaps	784.81			852.82			764.69			797.83			603.91	2.03	99
Equity, commodity, and other derivative contracts	1.46			0			0			0			0	3.32	31
Commodity and other futures and forward contracts	0			0			0			0			0	0.19	40
Written options contracts (commodity and other)	0			0			0			0			0	0.98	35
Purchased options contracts (commodity and other)	0			0			0			0			0	0.94	34
Commodity and other swaps	1.46			0			0			0			0	0.38	35

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	45.52			41.07			28.29			48.32			93.40	45.53	85
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Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	9,537,920,438	5,174,499,780	5,593,251,517	4,934,902,170	4,726,577,992
Interest rate contracts	9,268,175,406	4,944,929,138	5,359,482,485	4,712,722,614	4,551,892,375
Foreign exchange contracts	269,321,921	229,570,642	233,769,032	222,179,556	174,685,617
Equity, commodity, and other contracts	423,111	0	0	0	0
Derivatives Position					
Futures and forwards	1,135,816,579	843,553,615	226,582,452	1,207,676,402	1,030,778,103
Written options	930,633,421	696,747,040	806,453,263	600,374,165	579,744,567
Exchange-traded	11,473,000	15,600,000	9,250,000	7,000,000	19,115,410
Over-the-counter	919,160,421	681,147,040	797,203,263	593,374,165	560,629,157
Purchased options	3,194,628,445	1,781,673,945	2,301,035,702	1,634,838,046	1,590,263,817
Exchange-traded	2,842,372,892	1,570,521,959	2,048,044,341	1,427,494,338	1,373,519,092
Over-the-counter	352,255,553	211,151,986	252,991,361	207,343,708	216,744,725
Swaps	4,276,841,993	1,852,525,180	2,259,180,100	1,492,013,557	1,525,791,505
Held for trading	9,537,261,313	5,174,234,586	5,592,764,346	4,934,636,076	4,726,299,429
Interest rate contracts	9,267,516,281	4,944,663,944	5,358,995,585	4,712,456,520	4,551,613,812
Foreign exchange contracts	269,321,921	229,570,642	233,768,761	222,179,556	174,685,617
Equity, commodity, and other contracts	423,111	0	0	0	0
Non-traded	659,125	265,194	487,171	266,094	278,563
Interest rate contracts	659,125	265,194	486,900	266,094	278,563
Foreign exchange contracts	0	0	271	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,608,807,503	4,478,932,760	4,788,166,588	4,335,279,293	4,148,142,662
One year or less	6,956,814,606	3,266,882,230	3,245,112,111	2,573,926,146	2,374,666,900
Over 1 year to 5 years	1,487,983,303	1,047,320,279	1,380,910,759	1,330,008,700	1,428,833,411
Over 5 years	164,009,594	164,730,251	162,143,718	431,344,447	344,642,351
Gross negative fair value (absolute value)	24,477,582	11,438,312	10,977,493	14,862,813	10,194,493
Gross positive fair value	18,511,804	13,932,026	12,715,076	16,939,854	11,827,969
Held for trading	18,511,430	13,930,622	12,714,965	16,937,642	11,826,216
Non-traded	374	1,404	111	2,212	1,753
Current credit exposure on risk-based capital derivative contracts	7,730,600	5,624,219	7,355,422	6,354,323	5,127,957
Credit losses on derivative contracts	161	700	1,358	658	107
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	97.17			95.56			95.82			95.50			96.30	93.44	36
Foreign exchange contracts	2.82			4.44			4.18			4.50			3.70	3.20	72
Equity, commodity, and other contracts	0			0			0			0			0	1.64	31
Futures and forwards	11.91			16.30			4.05			24.47			21.81	13.49	74
Written options	9.76			13.47			14.42			12.17			12.27	5.91	79
Exchange-traded	0.12			0.30			0.17			0.14			0.40	0.15	87
Over-the-counter	9.64			13.16			14.25			12.02			11.86	5.10	83
Purchased options	33.49			34.43			41.14			33.13			33.65	4.42	94
Exchange-traded	29.80			30.35			36.62			28.93			29.06	0.28	99
Over-the-counter	3.69			4.08			4.52			4.20			4.59	3.35	70
Swaps	44.84			35.80			40.39			30.23			32.28	69.75	13
Held for trading	99.99			99.99			99.99			99.99			99.99	44.16	95
Interest rate contracts	97.16			95.56			95.81			95.49			96.30	37.24	94
Foreign exchange contracts	2.82			4.44			4.18			4.50			3.70	1.60	81
Equity, commodity, and other contracts	0			0			0			0			0	0.83	36
Non-traded	0.01			0.01			0.01			0.01			0.01	55.84	4
Interest rate contracts	0.01			0.01			0.01			0.01			0.01	52.22	4
Foreign exchange contracts	0			0			0			0			0	0.34	33
Equity, commodity, and other contracts	0			0			0			0			0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	90.26			86.56			85.61			87.85			87.76	93.86	23
One year or less	72.94			63.13			58.02			52.16			50.24	32.17	69
Over 1 year to 5 years	15.60			20.24			24.69			26.95			30.23	30.45	54
Over 5 years	1.72			3.18			2.90			8.74			7.29	28.09	23
Gross negative fair value (absolute value)	0.26			0.22			0.20			0.30			0.22	0.83	21
Gross positive fair value	0.19			0.27			0.23			0.34			0.25	1.19	9
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.17			2.01			1.96			3.24			2.23	0.06	96
Gross positive fair value (X)	3.15			2.45			2.27			3.69			2.58	0.07	97
Held for trading (X)	3.15			2.44			2.27			3.69			2.58	0.06	97
Non-traded (X)	0			0			0			0			0	0.01	25
Current credit exposure (X)	1.32			0.99			1.31			1.38			1.12	0.05	96
Credit losses on derivative contracts	0			0.01			0.02			0.01			0	0	95
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0	0	47
90+ days past due	0			0			0			0			0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	32.04			22.69			27.60			22.44			18.67	0.73	96

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	92,041	46,107	46,107	38,234	44,527
Gross losses	49,720	0	17	498	1,113
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	290	498	735	275	303
Net losses	49,430	-498	-718	223	810
Provision for loan and lease losses	-2,273	-866	45,004	8,501	-856
Adjustments	-3,362	7	212	-405	-4,627
Ending balance	36,976	45,746	92,041	46,107	38,234
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.02			-0.01			0.18			0.03			0	0.15	5
Provision for loan and lease losses / Average loans and leases	-0.08			-0.03			0.72			0.14			-0.02	0.24	6
Provision for loan and lease losses / Net loan and lease losses	-4.60			173.90			-6,267.97			3,812.11			-105.68	130.58	1
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01			0.72			1.54			0.73			0.66	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.01			0.72			1.54			0.73			0.66	0.81	36
Allowance for loan and lease losses / Net loans and leases losses (X)	0.37									206.76			47.20	8.03	95
Allowance for loan and lease losses / Nonaccrual assets	593.90			536.74			86.34			350.68			559.80	218.72	88
ALLL / 90+ days past due + nonaccrual loans and leases	2,948.64			1,593.94			89.76			1,845.76			3,793.06	151.73	99
Gross loan and lease losses / Average loans and leases	1.71			0			0			0.01			0.02	0.28	5
Recoveries / Average loans and leases	0.01			0.02			0.01			0			0.01	0.08	7
Net losses / Average loans and leases	1.70			-0.02			-0.01			0			0.01	0.21	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	1,705.88			100			147.59			24.71				36.22	
Earnings coverage of net loan and lease losses (X)	6.49			-266.35			-33.41			-94.43			38.25	24.40	77

Net Loan and Lease Losses By Type

Real estate loans	-0.01			-0.07			-0.05			-0.01			-0.01	0.01	28
Real estate loans secured by 1-4 family	0			0			0			0			0	0.01	42
Revolving	0			0			0			0			0	0.02	43
Closed-end	0			0			0			0			0	0	45
Commercial real estate loans	-0.01			-0.07			-0.05			-0.01			-0.01	0.01	23
Construction and land development	-0.08			-0.31			-0.26			-0.06			-0.03	-0.01	23
1-4 family	0			0			0			0			0	0	55
Other	-0.08			-0.31			-0.26			-0.06			-0.03	-0.01	21
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	38
Owner-occupied	0			0			0			0			0	0.01	45
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland														0.01	
Commercial and industrial loans	-0.03			-0.01			-0.01			0.01			0.03	0.37	12
Loans to individuals														1.17	
Credit card loans														3.11	
Agricultural loans	0			0			0							0.08	
Loans to foreign governments and institutions				0			0			0			0	0	50
Other loans and leases	12.20			0			0			0			0	0.15	22

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	888	412	651	2,296	1,612
90+ days past due loans and leases	0	1,129	1,384	505	0
Nonaccrual loans and leases	1,254	1,741	101,154	1,993	1,008
Total past due and nonaccrual loans and leases	2,142	3,282	103,189	4,794	2,620
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,248	1,565	1,426	1,706	0
Total restructured loans and leases	1,248	1,565	1,426	1,706	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,231	8,952	3,757	11,682	4,634
Other real estate owned	0	0	0	550	0
Other Assets					
30–89 days past due	3,918	2,718	4,603	3,288	1,930
90+ days past due	3,788	3,169	4,858	1,192	8,383
Nonaccrual	4,972	6,782	5,443	11,155	5,822
Total other assets past due and nonaccrual	12,678	12,669	14,904	15,635	16,135

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.02			0.01			0.01			0.04			0.03	0.43	3
90+ days past due loans and leases	0			0.02			0.02			0.01			0	0.15	8
Nonaccrual loans and leases	0.03			0.03			0.03			0.03			0.02	0.51	2
90+ days past due and nonaccrual loans and leases	0.03			0.05			1.72			0.04			0.02	0.71	2

30–89 days past due restructured	0			0			0			0			0	0.01	13
90+ days past due restructured	0			0			0			0			0	0.01	29
Nonaccrual restructured	0.03			0.02			0.02			0.03			0	0.14	4
30–89 days past due loans held for sale	0			0			0			0			0	0	38
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	40

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.13			0.05			0.09			0.09			0.06	0.43	4
90+ days past due assets	0.10			0.07			0.10			0.03			0.14	0.15	68
Nonaccrual assets	0.17			0.13			1.78			0.21			0.12	0.53	7
30+ days past due and nonaccrual assets	0.41			0.25			1.97			0.32			0.32	1.19	4

Percent of Total Assets

90+ days past due and nonaccrual assets	0.03			0.05			0.42			0.07			0.07	0.44	6
90+ days past due and nonaccrual assets + other real estate owned	0.03			0.05			0.42			0.07			0.07	0.48	4

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.01			0.05			0.39			0.06			0.02	0.53	2
Allowance for loan and lease losses	9.43			23.37			113.98			30.85			14.76	115.41	2
Equity capital + allowance for loan and lease losses	0.06			0.20			1.91			0.32			0.12	4.28	1
Tier 1 capital + allowance for loan and lease losses	0.06			0.19			1.84			0.31			0.12	5.65	1
Loans and leases + other real estate owned	0.10			0.17			1.76			0.22			0.10	0.85	2

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.03			0.04			0			0.12			0.02	0.38	5
	90+ days past due	0			0			0			0			0	0.16	13
	Nonaccrual	0			0			0			0.01			0.01	0.46	4
Commercial and industrial	30–89 days past due	0.03			0			0			0.03			0.05	0.31	15
	90+ days past due	0			0.04			0.01			0.02			0	0.05	14
	Nonaccrual	0.08			0.06			0.05			0.06			0.03	0.83	9
Individuals	30–89 days past due	0			0			0			0			0	0.83	5
	90+ days past due	0			0			0			0			0	0.17	16
	Nonaccrual	0			0			0			0			0	0.17	11
Depository institution loans	30–89 days past due				0			0			0			0	0	47
	90+ days past due				0			0			0			0	0	49
	Nonaccrual				0			57.64			0			0	0	48
Agricultural	30–89 days past due	0			0			0							0.24	
	90+ days past due	0			0			0							0	
	Nonaccrual	0			0			0							0.67	
Foreign governments	30–89 days past due				0			0			0			0	0.07	47
	90+ days past due				0			0			0			0	0	50
	Nonaccrual				0			0			0			0	0.03	44
Other loans and leases	30–89 days past due	0			0			0.03			0			0	0.20	14
	90+ days past due	0			0			0.06			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	1.85			1.56			0			1.53			0	0.67	1
	90+ days past due	0			0			0			0			0	0.31	14
	Nonaccrual	0.03			0.08			0.06			0.47			0.45	0.73	35
Revolving	30–89 days past due	0			0			0			2.17			0	0.45	5
	90+ days past due	0			0			0			0			0	0.05	24
	Nonaccrual	0			0			0			0.52			1.07	1	70
Closed-end	30–89 days past due	3.16			2.77			0			0			0	0.70	1
	90+ days past due	0			0			0			0			0	0.35	16
	Nonaccrual	0.05			0.14			0.10			0.34			0	0.70	1
Junior lien	30–89 days past due	3.16			2.77			0			0			0	0.02	9
	90+ days past due	0			0			0			0			0	0	29
	Nonaccrual	0.05			0.14			0.10			0.34			0	0.04	8
Commercial real estate	30–89 days past due	0			0			0			0.08			0.02	0.18	17
	90+ days past due	0			0			0			0			0	0.03	19
	Nonaccrual	0			0			0			0			0	0.23	5
Construction and development	30–89 days past due	0			0			0			0			0	0.28	12
	90+ days past due	0			0			0			0			0	0.02	33
	Nonaccrual	0			0			0			0			0	0.20	12
1–4 family	30–89 days past due	0			0			0			0			0	0.06	25
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.02	30
Other	30–89 days past due	0			0			0			0			0	0.20	15
	90+ days past due	0			0			0			0			0	0.01	35
	Nonaccrual	0			0			0			0			0	0.17	14
Multifamily	30–89 days past due	0			0			0.02			0			0	0.08	19
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due	0			0			0			0.13			0.04	0.14	23
	90+ days past due	0			0			0			0			0	0.03	22
	Nonaccrual	0			0			0			0			0	0.28	5
Owner Occupied	30–89 days past due	0			0			0			0			0.04	0.07	42
	90+ days past due	0			0			0			0			0	0.01	26
	Nonaccrual	0			0			0			0			0	0.16	7
Other	30–89 days past due	0			0			0			0.13			0	0.07	9
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.10	9
Farmland	30–89 days past due														0.23	
	90+ days past due														0.01	
	Nonaccrual														0.84	
Credit card	30–89 days past due														1.19	
	90+ days past due														0.78	
	Nonaccrual														0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,152,888	5,062,571	5,212,531	4,182,674	4,182,674
Retained earnings	472,980	348,792	86,023	252,334	350,141
Accumulated other comprehensive income (AOCI)	-182	-38,383	-31,964	-58,447	-38,132
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,625,686	5,372,980	5,266,590	4,376,561	4,494,683
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	8,748	10,681	8,456	11,134	5,868
Accumulated other comprehensive income-related adjustments	-444	-36,055	-29,812	-54,551	-34,534
Other deductions from common equity tier 1 capital	61,894	14,788	15,351	14,528	11,871
Subtotal:	5,555,488	5,383,566	5,272,595	4,405,450	4,511,478
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	5,555,488	5,383,566	5,272,595	4,405,450	4,511,478
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	318,584	314,586	322,830	183,761	68,703
Additional tier 1 capital before deductions	318,584	314,586	322,830	183,761	68,703
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	318,584	314,586	322,830	183,761	68,703
Tier 1 Capital	5,874,072	5,698,152	5,595,425	4,589,211	4,580,181
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	8,972
Allowance for loan and lease losses in tier 2 capital	40,972	48,040	94,272	48,300	40,414
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	40,972	48,040	94,272	48,300	49,386
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	40,972	48,040	94,272	48,300	49,386
Exited advanced approach tier 2 capital					
Total capital	5,915,044	5,746,192	5,689,697	4,637,511	4,629,567
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	30,072,568	24,091,391	26,321,271	22,567,598	22,490,365
Less: Deductions from common equity tier 1 capital	8,748	10,681	8,456	11,134	5,868
Less: Other deductions	12,221	170,602	48,447	183,009	0
Total assets for leverage ratio	30,051,599	23,910,108	26,264,368	22,373,455	22,484,497
Total risk-weighted assets	24,127,270	24,782,646	26,650,684	28,311,775	27,467,031
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	23.03			21.72			19.78			15.56			16.43	12.11	89
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	24.35			22.99			21			16.21			16.68	12.78	87
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	24.52			23.19			21.35			16.38			16.86	14.36	83
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	19.55			23.83			21.30			20.51			20.37	9.76	99
Supplementary leverage ratio, advanced approaches HCs														7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	32	28	58	115	140	14.29	
Other insurance activities income	32	28	58	115	140	14.29	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	10,638	11,139	11,836	10,651	9,424	-4.50	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..														51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..														48.53	
Separate account assets (L/H) / Total life assets														7.26	
Insurance activities revenue / Adjusted operating income	0			0			0.01			0.01			0.02	0.47	33
Premium income / Insurance activities revenue	0			0			0			0			0	7.32	37
Credit related premium income / Total premium income														34.91	
Other premium income / Total premium income														65.09	
Insurance underwriting net income / Consolidated net income	0			0			0			0			0	0.08	39
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)														5.13	
Insurance benefits, losses, expenses / Insurance premiums														233.61	
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)														0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.18			0.19			0.21			0.23			0.20	11.51	9
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	7,487,947			6,315,780			8,697,101			4,663,505			551,828		
Net assets of broker-dealer subsidiaries / Consolidated assets	25.90			26.76			32.53			21.15			2.43	1.39	86

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Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	362,714	3,236,335	2,939,476	3,165,758	3,001,438
Real estate loans	56,750	69,497	68,260	79,934	149,549
Commercial and industrial loans	232,229	1,814,749	1,503,873	1,601,989	1,481,131
Loans to depository institutions and other banks acceptances	0	115,004	172,896	201,935	98,268
Loans to foreign governments and institutions	0	44,361	43,927	27,495	3,653
Loans to individuals	0	1	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	73,735	1,192,723	1,150,520	1,254,405	1,268,837
Debt securities	104,954	188,994	111,994	191,977	0
Interest-bearing bank balances	33,691	92,124	95,105	101,734	78,308
Total selected foreign assets	501,359	3,517,453	3,146,575	3,459,469	3,079,746
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	3.49			2.24			2.32			2.53			2.58	1.25	72
Cost: Interest-bearing deposits														1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans														27.03	
Commercial and industrial loans														0.29	
Foreign governments and institutions				0			0			0			0	0	50
Growth Rates															
Net loans and leases	-88.79			18.31			-7.15			5.47				22.48	
Total selected assets	-85.75			24.03			-9.04			12.33				12.40	
Deposits														10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	2,153	3,230	3,765	11,456	28,958	-33.34	
Dividends	0	3,000	3,000	9,000	7,300	-100.00	
Interest	2,153	230	765	2,456	21,658	836.09	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	131	29,160	29,306	38,140	50,820	-99.55	
Dividends	0	29,160	29,160	38,140	50,820	-100.00	
Interest	0	0	0	0	0		
Management and service fees	131	0	146	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,284	32,390	33,071	49,596	79,778	-92.95	
Securities gains (losses)	0	0	0	0	0		
Other operating income	745	590	1,779	110	0	26.27	
Total operating income	3,029	32,980	34,850	49,706	79,778	-90.82	
Operating Expenses							
Personnel expenses	1,944	1,397	2,932	2,438	2,730	39.16	
Interest expense	1,665	1,182	1,771	10,145	43,287	40.86	
Other expenses	52,337	16,316	23,920	24,066	16,648	220.77	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	55,946	18,895	28,623	36,649	62,665	196.09	
Income (loss) before taxes	-52,917	14,085	6,227	13,057	17,113		
Applicable income taxes (credit)	-7,568	-589	-9,117	-10,067	-14,201		
Extraordinary items							
Income before undistributed income of subsidiaries	-45,349	14,674	15,344	23,124	31,314		
Equity in undistributed income of subsidiaries	306,006	80,393	-56,049	-116,841	62,052	280.64	
Bank subsidiaries	1,938	9,435	9,949	5,058	30,062	-79.46	
Nonbank subsidiaries	304,068	70,958	-65,998	-121,899	31,990	328.52	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	260,657	95,067	-40,705	-93,717	93,366	174.18	
Memoranda							
Bank net income	1,938	12,435	12,949	14,058	37,362	-84.41	
Nonbank net income	304,068	100,118	-36,838	-83,759	82,810	203.71	
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019		Percent Change	
	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	1-Year	5-Year
Assets												
Investment in bank subsidiaries	533,359	7.91	383,456	6.72	533,303	9.31	379,280		182,239		39.09	
Common and preferred stock	533,359	7.91	383,456	6.72	533,303	9.31	379,280		182,239		39.09	
Excess cost over fair value	0	0	0	0	0	0	0		0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0		0			
Other receivables	0	0	0	0	0	0	0		0			
Investment in nonbank subsidiaries	4,659,737	69.08	4,512,087	79.05	4,383,715	76.56	3,939,902		3,371,754		3.27	
Common and preferred stock	4,659,737	69.08	4,512,087	79.05	4,383,715	76.56	3,939,902		3,371,754		3.27	
Excess cost over fair value	0	0	0	0	0	0	0		0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0		0			
Other receivables	0	0	0	0	0	0	0		0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0		0			
Common and preferred stock	0	0	0	0	0	0	0		0			
Excess cost over fair value	0	0	0	0	0	0	0		0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0		0			
Other receivables	0	0	0	0	0	0	0		0			
Assets Excluding Investment in Subsidiaries												
Net loans and leases	0	0	0	0	0	0	0		0			
Securities	0	0	0	0	0	0	0		0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0		0			
Cash and due from affiliated depository institution	1,469,394	21.78	712,706	12.49	711,241	12.42	508,918		1,394,518		106.17	
Cash and due from unrelated depository institution	53,713	0.80	84,155	1.47	71,663	1.25	8		5		-36.17	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0		0			
Intangible assets	0	0	0	0	0	0	0		0			
Other assets	29,044	0.43	15,474	0.27	26,259	0.46	18,459		5,829		87.70	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0		0			
Total assets	6,745,247	100.00	5,707,878	100.00	5,726,181	100.00	4,846,567		4,954,345		18.17	
Liabilities and Capital												
Deposits	0	0	0	0	0	0	0		0			
Securities sold (repos)	0	0	0	0	0	0	0		0			
Commercial paper	0	0	0	0	0	0	0		0			
Other borrowings 1 year or less	0	0	0	0	0	0	0		0			
Borrowings with maturity over 1 year	1,065,000	15.79	311,000	5.45	309,000	5.40	438,000		1,357,000		242.44	
Subordinated notes and debentures	0	0	0	0	0	0	0		0			
Other liabilities	54,561	0.81	23,898	0.42	24,286	0.42	32,006		9,096		128.31	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0		0			
Total liabilities	1,119,561	16.60	334,898	5.87	333,286	5.82	470,006		1,366,096		234.30	
Equity Capital	5,625,686	83.40	5,372,980	94.13	5,392,895	94.18	4,376,561		3,588,249		4.70	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0		0			
Common stock	3	0	3	0	3	0	2		2		0.00	
Common surplus	5,152,885	76.39	5,062,568	88.69	5,212,528	91.03	4,182,672		3,076,601		1.78	
Retained earnings	472,980	7.01	348,792	6.11	212,328	3.71	252,334		511,646		35.61	
Accumulated other comprehensive income	-182	0	-38,383	-0.67	-31,964	-0.56	-58,447		0			
Other equity capital components	0	0	0	0	0	0	0		0			
Total liabilities and equity capital	6,745,247	100.00	5,707,878	100.00	5,726,181	100.00	4,846,567		4,954,345		18.17	
Memoranda												
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0		0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0		0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0		0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0		0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0		0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0		0			

BHC Name

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Peer #

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	8.64			3.92			-0.76			-2.02			1.96	9.68	5
Bank net income / Average equity investment in banks	0.72			6.37			3.10			5.39			21.51	10.51	95
Nonbank net income / Average equity investment in nonbanks	13.46			4.80			-0.86			-2.36			2.50	7.89	36
Subsidiary HCs net income / Average equity investment in sub HCs													8.55		
Bank net income / Parent net income	0.74			13.08									40.02	82.22	18
Nonbank net income / Parent net income	116.65			105.31									88.69	5.93	96
Subsidiary holding companies' net income / Parent net income													74		
Leverage															
Total liabilities / Equity capital	19.90			6.23			6.18			10.74			38.07	20.43	78
Total debt / Equity capital	18.93			5.79			5.73			10.01			37.82	14.31	82
Total debt + notes payable to subs that issued TPS / Equity capital	18.93			5.79			5.73			10.01			37.82	16.36	82
Total debt + Loans guaranteed for affiliate / Equity capital	18.93			5.79			5.73			10.01			37.82	14.56	82
Total debt / Equity capital – excess over fair value	18.93			5.79			5.73			10.01			37.82	14.51	82
Long-term debt / Equity capital	18.93			5.79			5.73			10.01			37.82	13.04	83
Short-term debt / Equity capital	0			0			0			0			0	1.02	36
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt	35.46			6.58			7.27			7.73			19.45	28.44	44
Double Leverage															
Equity investment in subs / Equity capital	92.31			91.11			91.18			98.69			99.05	103.22	21
Total investment in subs / Equity capital	92.31			91.11			91.18			98.69			99.05	111.07	11
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.83			-2.51									-0.37	0.36	13
Equity investment in subs – equity cap / Net income-div (X)													1.22		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	18.74			168.34			143.80			152.90			145.03	177.68	42
Cash from ops + noncash items + op expense / Op expense + dividend	71.77			176.83			109.08			191.15			155.81	190.27	40
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	134.88			110.92			106.12			89.74			107.44	116.34	47
Pretax operating income + interest expense / Interest expense	-3,078.20			1,291.62			451.61			228.70			139.53	1,968.54	12
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-3,078.20			1,291.62			451.61			228.70			139.53	1,632.83	10
Dividends + interest from subsidiaries / Interest expense + dividends	94.85			1,453.77			884.37			393.99			175.65	210.80	45
Fees + other income from subsidiaries / Salary + other expenses	0.24			0			0.54			0			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)													57.11		
Other Ratios															
Net assets that reprice within 1 year / Total assets	21.67			8.58			0.14			1.60			0.76	2.64	43
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due													0.04		
Nonaccrual													0.54		
Total													0.58		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	82.83			83.16			84.11			81.13			87.36	5.62	96
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	9.02			9.97			9.84			8.53			7.13	0.19	95

BHC Name

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Peer #

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....				7.13			12.72			10.56			6.81	57.84	5
Dividends declared / Net income	0.23			1.10									2.28	33.08	8
Net income – dividends / Average equity	8.62			3.88			-0.80			-2.08			1.92	6.46	8
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			286.81			153.69			368.40			342.24	178.13	85
Dividends from nonbank subsidiaries	0			2,787.76			1,493.85			1,561.20			2,382.56	7.53	98
Dividends from subsidiary holding companies.....	0			0			0			0			0	21.40	42
Dividends from all subsidiaries	0			3,074.57			1,647.54			1,929.59			2,724.80	260.40	97
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			24.13			23.17			64.02			19.54	66.55	15
Interest income from bank subsidiaries.....	111.09			1.85			5.91			17.47			57.97	0.54	98
Management and service fees from bank subsidiaries	0			0			0			0			0	1.55	36
Other income from bank subsidiaries.....	0			0			0			0			0	0	46
Operating income from bank subsidiaries	111.09			25.98			29.08			81.49			77.51	69.36	57
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			29.13									61.37	82.95	51
Interest income from nonbank subsidiaries.....	0			0									0	20.25	26
Management and service fees from nonbank subsidiaries	0.04			0									0	1.92	38
Other income from nonbank subsidiaries.....	0			0			0			0			0	1.06	43
Operating income from nonbank subsidiaries	0.04			29.13									61.37	150.41	31
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....														61.23	
Interest income from subsidiary holding companies.....														6.54	
Management and service fees from subsidiary holding companies.....														0.36	
Other income from subsidiary holding companies.....														0.29	
Operating income from subsidiary holding companies.....														76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			9.10			8.61			18.11			9.15	67.32	23
Interest income from bank subsidiaries.....	71.08			0.70			2.20			4.94			27.15	0.80	97
Management and service fees from bank subsidiaries	0			0			0			0			0	1.81	36
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	71.08			9.79			10.80			23.05			36.30	78.80	21
Dividends from nonbank subsidiaries	0			88.42			83.67			76.73			63.70	2.65	96
Interest income from nonbank subsidiaries.....	0			0			0			0			0	1.19	30
Management and service fees from nonbank subsidiaries	4.32			0			0.42			0			0	0.06	41
Other income from nonbank subsidiaries.....	0			0			0			0			0	0.04	44
Operating income from nonbank subsidiaries	4.32			88.42			84.09			76.73			63.70	7.29	91
Dividends from subsidiary holding companies.....	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies.....	0			0			0			0			0	0.20	44
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	0			0			0			0			0	0	48
Operating income from subsidiary holding companies.....	0			0			0			0			0	6.08	40
Loans and advances from subsidiaries / Short term debt.....														83.37	
Loans and advances from subsidiaries / Total debt	0			0			0			0			0	28.33	11